*Mid-April – July.* Your community is actively responding to a flood event or flood threat. A major disaster declaration may or may not have been requested. There are actions and activities the Floodplain Administrator needs to be doing during the response time of a flood event or flood threat to ensure the floodplain ordinance is enforced.

- Daily Briefings. During the flood event the Floodplain Administrator should attend the (daily) briefings and be ready to provide information regarding the number of structures in the SFHA potentially impacted and any emergency permits issued or needed.
  - Be ready to indicate the potential number of buildings in the SFHA that are at risk to flood from the event. Emphasize that buildings outside of the SFHA may also flood.
    - How many NFIP policies are there in the community? (Contact DNRC or FEMA for information).
    - With limited exceptions, contents in basement not covered.
    - Flooding due to groundwater seepage is not covered (no way to map risk; NFIP is a surface water program).
  - Any community buildings or evacuation centers (people or animals) in the SFHA?
  - Any recognized levees or floodwalls? From where to where, and along what flooding source.
    - If you need assistance stressing the difference between a recognized levee and a non-recognized "heap-of-dirt", contact DNRC or FEMA.
    - Any non-recognized levees?
    - Any levees in the U.S. Army Corps of Engineers (USACE) PL 84-99 Rehabilitation Program?
      - Will still require an emergency notification form to be completed and most likely a floodplain permit.
      - FYI:
        - A levee in good standing with the USACE PL 84-99 Rehabilitation Program has lower community cost share (or none) to repair the levee to pre-event conditions.
        - A levee listed or not listed in the USACE PL 84-99 Rehabilitation Program does not imply or guarantee it meets FEMA criteria for levee recognition.
        - ◆ A levee enrolled in the USACE PL 84-99 Rehabilitation Program does not have to have been or be constructed by USACE or another federal agency.

- Discuss need for Emergency Permits for work in SFHA.
  - Property owners.
  - Community based efforts.
  - State/federal agencies assistance.
- Has the EM or community officials announced flooding is imminent and property owners should take action by sandbagging or evacuations?
- Highlight need for field reconnaissance, if warranted, to evaluate flooded structures in the SFHA for Substantial Damage.
- As conditions warrant, discuss if temporary occupancy of SD buildings in the SFHA will need to be addressed.
- Emergency Permits. Issued quickly in advance of flood event or during period of flood threat.
  - Utilize the Daily Briefings to alert local/county/state/federal agencies of need for emergency floodplain permit for actions/activities in the SFHA. What can you to help ensure the permits are obtained?
  - Emergency permit should reflect the action taken (traditional sandbagging, building a dike or berm, protecting commercial structures or properties such as golf course, riprap to protect bank or structure, etc.), expiration date of emergency permit, timeline, removal requirements/date, and whether a formal floodplain permit will need to be submitted.
  - The community may use their resources to create an emergency berm, or enter into an agreement with United State Army Corps of Engineers to build one.
- Field Reconnaissance. During the survey of the flooding extent and depth, the FPA is
  evaluating structures identified to be in the SFHA for SD inspections and/or property owner
  notifications. Pictures or take video of buildings for height of water or water level marks.
  - o Are drones available to document flooding/damage?
  - Coordination with Emergency Manager to perform field reconnaissance may be needed; team members of the local or county damage assessment teams should be briefed regarding location/extent of SFHA, buildings in the SFHA, foundation types, occupancy and depth of flooding to help and facilitate FPA duties.
    - FIRMettes of areas impacted by flooding should be prepared and made available to damage assessment teams.
    - Inspection worksheets should be made available and reviewed with community team members assisting with damage assessment of buildings in the SFHA.

- o **Preliminary Damage Assessment (PDA) Team(s)**. If the Governor has requested assistance from FEMA for disaster declaration, the request will ask for Individual Assistance (IA) and/or Public Assistance (PA) teams to assess the damage.
  - The Individual Assistance program (officially termed Individual and Households Program, or IHP), if declared by the President, provides aid to individuals, families, businesses, and Non-Profits in the form of temporary housing, repair money, and other needs. Not every disaster gets an IA declaration.
  - o NFIP policyholders are also eligible to register for IA.
  - The Public Assistance program, the most common type of presidential declaration, provides assistance to the community for community owned structures such as roads/bridges, water or wastewater treatment plants, or community owned buildings damaged by the event.
  - Be aware that IA PDA teams have different terms regarding severity of damage to structures (including homes) than the NFIP, and the IA teams are assessing damage to any structure regardless of its location ("in" or "out" of the floodplain).
  - State or Tribal emergency management is responsible for coordinating with local or county emergency management to ensure that they (local or county) are prepared to discuss damage and guide PDA field teams to residences, businesses, and/or damaged infrastructure, to conduct site visits. The Floodplain Administrator should strive to take part in the PDA team assessments for structures in the SFHA.

- Community Outreach. Communication with members of the community continues to be important during the flood event. Work with Emergency Manager, Public Information Officer, and community CEO to ensure messages regarding floodplain program requirements are being shared and broadcasted to the general public. This will allow community members in the SFHA to be informed and prepared during the recovery phase.
  - Alert community officials, Public Information Officer, and Emergency Managers that NFIP flood insurance policy holders can be reimbursed up to \$1,000 for sandbagging and up to \$1,000 to relocate contents to a safe location (contents policy required). These types of claims can apply to properties in and out of the SFHA, as long as the flood threat has been determined to be imminent.
  - o Private Property Owners located in the SFHA will need to be notified of:
    - Floodplain Emergency Notification (Emergency Permitting). Where can private property owners find the form? Be aware of the timeliness of the notification. Will a floodplain permit be needed? How long does a property owner have to remove the sandbags, and where? Where can sandbags and sand be acquired? Does the community have locations available at no charge?
    - <u>Sandbagging notice</u>. The community may choose to post signs at sandbagging locations informing private property owners of the SFHA sandbagging requirements (and a waiver of the Floodplain Emergency Notification form in lieu of the sandbagging notice).
    - Emergency berms. On larger properties (residence, commercial property, farm, or golf course, for example) along a flooding source, property owners may use equipment to build up a barrier to prevent flooding. How will the community manage these efforts? A Floodplain Emergency Notification is still required.
    - Substantial Damage notifications. Buildings in the SFHA that sustain a foot or more of water (if you do not have any criteria previously established) will need to be evaluated for Substantial Damage.
      - How will you inform property owners? Hint: certified mail.
      - Refer to "BEFORE the Flood" paper for more information.
    - Temporary Occupancy. If flooding appears to be severe or the need for Substantial Damage inspections likely, alert community officials and residents regarding temporary occupancy of substantially damaged buildings. Highlight that any repairs to a potential substantially damaged building should be temporary and will count towards the substantial damage determination.
    - Flood Insurance Claims. A Disaster Declaration is not necessary to submit a flood insurance claim.